



CREDIT UNION 84 Wadsworth St., Hartford, Connecticut 06106 (860) 522-5388 www.CSECreditUnion.com

In Case of Errors or Questions About Your Statement or Electronic Transfers

You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to report any irregularities such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies that are reflected on your statement within 33 days of the date we sent or otherwise provided the statement to you, the Credit Union will not be responsible for your loss. In case of errors or questions about electronic transfers, we must hear from you no more than 60 days after we sent or otherwise provided you the FIRST statement in which the problem or error appeared.

Call us at 860-522-5388 or write to us on a separate sheet of paper at CSE Credit Union, 84 Wadsworth St, Hartford, CT 06106. Include the following information.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing, and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or questions. For new accounts, we may take up to 20 business days to provisionally credit your account for the amount you think is in error.

CSE Credit Union Account Reconciliation

This form is provided to help you balance your statement.

LIST ALL OUTSTANDING CHECKS AND OTHER ITEMS NOT SHOWN ON YOUR STATEMENT.	
CHECK #	AMOUNT
TOTAL	\$



1. <u>Enter</u> check balance shown on statement		\$
2. <u>Enter</u> deposits made later than the ending date of this statement	+	\$
	+	\$
	+	\$
3. <u>Subtotal</u> (add lines 1 + 2)	=	\$
4. <u>Subtract</u> total outstanding checks & other items	-	\$
5. This amount should equal your check register balance	=	\$

Storrs 1244 Storrs Rd Storrs, CT 06268 (860) 429-9306	New Haven 1666 Litchfield Tpke Woodbridge, CT 06525 (203) 397-2949	Norwich Uncas on Thames 401 West Thames St Norwich, CT 06360 (860) 889-7378	Southbury Southbury Training School Davidson Hall, Route 172 Southbury, CT 06488 (203) 267-7610	Middletown Conn Valley Hospital Silver & Holmes St Middletown, CT 06457 (860) 347-0479	Newington 2434 Berlin Tpke Newington, CT 06111 (860) 667-7668
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